

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: RONNIE L MCPHERSON

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Case No.: 09-00416

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/08/2009.
- 2) This case was confirmed on 03/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/06/2010, 06/23/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/14/2009, 02/08/2011, 02/08/2011, 01/17/2012.
- 5) The case was dismissed on 04/12/2012.
- 6) Number of months from filing to the last payment: 39
- 7) Number of months case was pending: 44
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 27,510.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 33,753.70
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 33,753.70</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,080.12
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 5,580.12

Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL CITY MORTGA	SECURED	115,000.00	106,258.31	.00	.00	.00
NATIONAL CITY MORTGA	SECURED	35,000.00	33,717.06	2,905.23	2,905.23	.00
CITIFINANCIAL AUTO	SECURED	36,167.00	39,379.15	39,379.00	16,132.38	6,537.97
CANDRA HUFF	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	380.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,024.00	1,326.62	1,326.62	39.53	.00
CAPITAL ONE BANK	UNSECURED	281.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,073.00	2,145.26	2,145.26	63.92	.00
CAPITAL ONE BANK	UNSECURED	675.00	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	420.00	640.00	640.00	19.07	.00
FIRST PREMIER BANK	UNSECURED	380.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	OTHER	.00	NA	NA	.00	.00
ISAC	UNSECURED	56,092.00	73,315.65	73,315.65	2,184.78	.00
PRA RECEIVABLES MANA	UNSECURED	753.00	759.79	759.79	16.70	.00
NICOR GAS	UNSECURED	646.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	2,297.00	NA	NA	.00	.00
CBC NATIONAL COLLECT	OTHER	.00	NA	NA	.00	.00
SPRINT PCS	UNSECURED	59.00	NA	NA	.00	.00
CITIFINANCIAL AUTO	UNSECURED	NA	.00	.15	.00	.00
CITY OF CHICAGO HEIG	UNSECURED	221.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	209.00	NA	NA	.00	.00

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HYDE PARK ASSOCIATIO	UNSECURED	105.00	NA	NA	.00	.00
CLERK OF THE CIRCUIT	UNSECURED	2,364.00	NA	NA	.00	.00
PIERCE & ASSOCIATES	OTHER	.00	NA	NA	.00	.00
RONALD B LORSCH	PRIORITY	NA	.00	274.00	274.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	2,905.23	2,905.23	.00
Debt Secured by Vehicle	39,379.00	16,132.38	6,537.97
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	42,284.23	19,037.61	6,537.97
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	274.00	274.00	.00
<b>TOTAL PRIORITY:</b>	274.00	274.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	78,187.47	2,324.00	.00

**Disbursements:**

Expenses of Administration	\$ 5,580.12
Disbursements to Creditors	\$ 28,173.58

**TOTAL DISBURSEMENTS:** \$ 33,753.70

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/18/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.